

Certificate Number: 00301-PAM-DE-027981536

Bankruptcy Case Number: 15-03375



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 28, 2016, at 9:47 o'clock AM EDT, MARK A GONSKY completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 29, 2016 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor